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ABSTRACT

Steps that parents and children can take to ensure that students properly prepare for college are covered in this guidebook. The guidebook is divided into four steps. In step one, reasons why it is important to go to college are covered. Some of these reasons include better job opportunities, more earning potential, and the increased variety of jobs one can get with more education. In step two, the types of courses that middle school students should take to prepare for college are covered; subjects such as algebra, geometry, a foreign language, English, science, and history are noted. A chart provides a breakdown of the variety of courses children should take and for how many years. Step three looks at college costs and what students and parents can do to prepare for this significant expense. This theme is continued in step four where ideas for paying for college are presented. Some of these payment suggestions entail applying for federal aid, scholarships, loans, and military enrollment. (RJM)

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ED 412 460

Getting Ready for College Early

A Handbook for Parents of Students in the Middle and Junior High School Years

CG028104

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"We must make the thirteenth and fourteenth years of education—at least two years of college—just as universal in America by the 21st century as a high school education is today, and we must open the doors of college to all Americans."

President Clinton
State of the Union Address
February 4, 1997

A Note to Parents of Middle and Junior High School-Age Youth

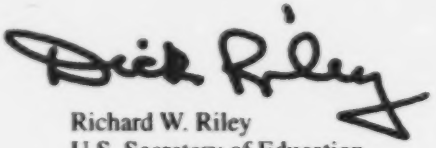
Getting a college education is an investment that will pay back for a lifetime: people with a college education have better job opportunities, earn more money, and develop skills and knowledge that can never be taken away. However, what many families don't realize is that preparing for college doesn't begin during a student's junior or senior year of high school—it begins even before a student first sets foot in school, and it continues through middle school and high school. Getting ready for college means planning for the future and making some very important decisions early. This guidebook will help you and your children understand the steps you need to take during the **middle and junior high school years** to get ready for college.

A note of encouragement as you begin: Children in America can go to college if they work hard, take challenging courses, and have the desire to further their education. State governments, colleges, and the U.S. Department of Education (which supplies most financial aid for college students in America today) provide financial assistance to help students and families pay for college. New measures proposed by the president and pending in Congress would greatly expand financial aid for college for middle income, working families, and low-income families. Families also need to save for their children's college education and learn about the many kinds of financial aid.

Likewise, students need to plan ahead to take challenging courses—starting with algebra and geometry in the eighth and ninth grades—and hold themselves to the highest academic standards. This is a big job, but there is help here, too—mentors and before- and after-school programs can provide extra help. The President's proposal to give schools the opportunity to participate in an eighth grade national math test and a fourth grade reading test would also let parents know if their children are mastering the basics or if they need extra help.

We have a responsibility to our children. While they represent only 20 percent of our population, children are 100 percent of America's future. They are our greatest investment, and it's up to us to help them understand the importance of investing in themselves.

Yours sincerely,

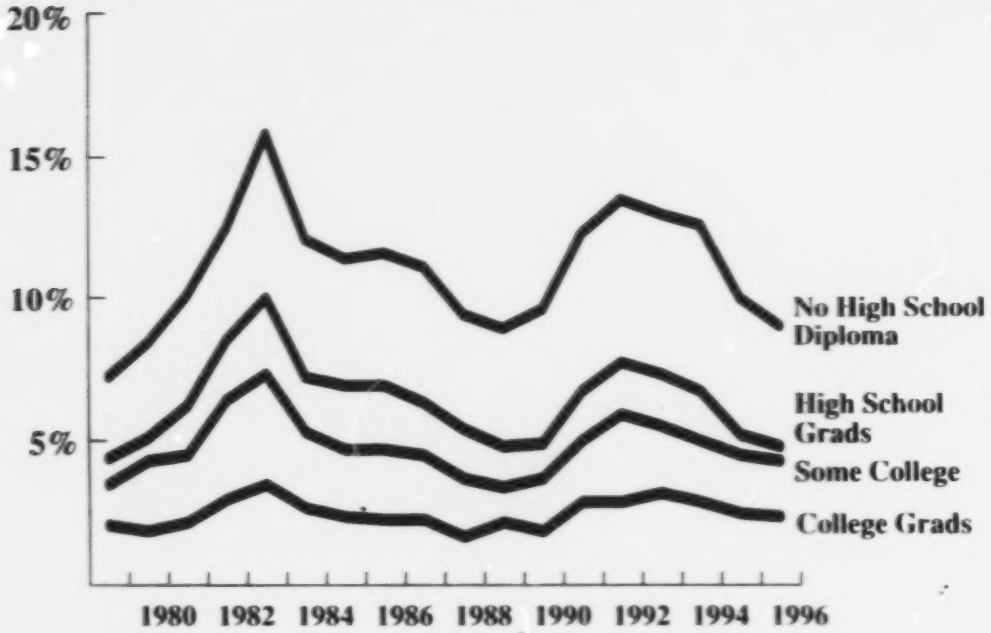


Richard W. Riley
U.S. Secretary of Education

STEP

Making the Decision: Why Going to College Is Important

UNEMPLOYMENT RATE BY EDUCATION LEVEL



An example of how to read this chart: *in 1996, 9 percent of people without a high school diploma were unemployed, while only 4.8 percent of people with a high school diploma, 4.3 percent of people with some college, and 2.4 percent of people with a college degree were unemployed.*

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A two- or four-year college degree is becoming more and more important for unlocking the doors to economic and educational opportunity in America today. Getting a college education requires a lot of time, effort, and careful planning by parents and students, but it provides knowledge and skills students will use for the rest of their lives to help them succeed in whatever they undertake. By going to college students:

- **Get (and keep) a better job.** Because the world is changing rapidly, and many jobs rely on new technology, more and more jobs require education beyond high school. With a two- or four-year college education, your child will have more jobs from which to choose.

- **Earn more money.** On average a person who goes to college earns more than a person who does not. Someone with a two-year associate degree earns more than a high school graduate. In 1995, a man with a college degree earned almost 89 percent more than a man with only a high school diploma, and a woman with a college degree earned almost 73 percent more than a woman with only a high school diploma.

- **Get a good start in life.** A college education helps your child acquire a wide range of knowledge in many subjects, as well as advanced knowledge in the specific subjects they are most interested in. College also trains students to express thoughts clearly in speech and in writing, to make informed decisions, and to use technology—useful skills on and off the job.

Students who are not interested in going to a four-year college or university for a bachelor's degree can benefit from the skills and knowledge that two years of college provide to compete in today's job market. These students may want to pursue a technical program in a community, junior, or technical college, which provides the skills and experience employers look for. Many high schools and some local employers offer career-focused programs called "*Tech-prep*," "2+2," "*school-to-work*," or "*school-to-career*," which are linked to community and technical colleges. These programs coordinate high school course work with course work at local colleges, and in some cases give students the chance to learn in a real work setting. This way, the high school material better prepares students for college-level work, and also starts the student on a clear path toward a college degree.

Students interested in technical programs will probably want to take some occupational or technical courses in high school, but they also need to take the "core" courses in English, math, science, history, and geography that are outlined in step 2.

What Kinds of Jobs Can You Get with a College Education?

One of the major benefits of acquiring a college education is having more jobs to choose from. Parents and students should talk about what kind of work interests the student, and find out more about the kind of education that specific jobs require. For instance, some jobs require graduate degrees beyond the traditional four-year degree, such as a medical degree or a law degree. As students mature and learn about different opportunities, they may change their mind several times about the type of job they want to have. Changing your mind is nothing to worry about—but not planning ahead is. For more information on the educational requirements of specific jobs, contact a guidance counselor or check the *Occupational Outlook Handbook* in your library.

Examples of Jobs Requiring College Preparation

Two-Year College (Associate Degree)	***Four-Year College*** (Bachelor's Degree)	***More Than Four Years*** (Various Graduate Degrees)
Computer Technician	Teacher	Lawyer
Surveyor	Accountant	Doctor
Registered Nurse	FBI Agent	Architect
Dental Hygienist	Engineer	Scientist
Medical Laboratory Technician	Journalist	University Professor
Commercial Artist	Insurance Agent	Economist
Hotel/Restaurant Manager	Pharmacist	Psychologist
Engineering Technician	Computer Systems Analyst	Priest or Rabbi
Automotive Mechanic	Dietitian	Dentist
Administrative Assistant	Writer	Veterinarian
Water and Wastewater Treatment Plant Operator	Investment Banker	Public Policy Analyst
	Graphic Designer	Geologist
Heating, Air-Conditioning, and Refrigeration Technician	Social Worker	Zoologist
	Public Relations Specialist	Management Consultant

Source: Planning and Evaluation Service, U.S. Department of Education

Getting Ready: Taking the Right Courses for College Starts in Middle School

STEP 2

By the time a child is in sixth grade, families should start talking about going to college. Make it clear that you expect your children to go to college, and together start planning how to get there. Everyone knows that high school courses and grades count for admission to college, but many people don't realize that a college education also builds on the knowledge and skills acquired in earlier years. Your child should plan a high school course schedule early, in the sixth or seventh grade.

Challenging courses help kids get into college

Research shows that students who take **algebra** and **geometry** early (by the end of the eighth and ninth grades) are much more likely to go on to college than students who do not. In a national sample, only 26 percent of low-income students who did *not* take geometry went to college; but 71 percent of low-income students who took geometry went to college. It is common in other developed countries for students to have mastered the basics of math, algebra, and some geometry by the end of the eighth grade. By taking algebra early in middle and junior high school, students can enroll in chemistry, physics, trigonometry, and Advanced Placement courses before finishing high school.

Just as employers want workers who have certain skills, most colleges want students who have taken certain courses. Many of these courses can be taken only after a student has passed other, more basic courses. The most important thing a student can do to prepare for college is to sign up for the right courses and work hard to pass them. As parents, you should get involved in choosing your children's schedule for the next year, and make sure that your children can and do take challenging courses. College-bound **middle and junior high school students** should take:

- **Algebra I** (*in **eighth** grade*) and **Geometry** (*in **ninth** grade*) or other challenging math courses that expect students to master the essentials of these subjects. Algebra and geometry form the foundation for the advanced math and science courses colleges want their students to take, and give students the skills they need to succeed on college entrance exams, in college math classes, and in their future careers.

- **English, Science and History or Geography *Every* Year.** Together with math, these courses make up the "core"—the basic academic classes every student should take *every* year, in middle school and in high school. Students can take a variety of English, science and history classes—all of them good preparation for college. See chart 2 for examples of recommended courses.

- **Foreign Language.** Many colleges require their students to study a foreign language for at least two years, and some prefer three or four years of one language. Taking a foreign language shows colleges that a student is serious and willing to learn the basics plus more, and shows employers that he or she is prepared to compete in the global economy.

- **Computer Science.** Basic computer skills are now essential, and more and more jobs require at least a basic knowledge of computers. Make sure your child takes advantage of any opportunities the school offers to learn to use computers.

- **The Arts.** Many colleges view participation in the arts and music as a valuable experience that broadens students' understanding and appreciation of the world around them. It is also well known and widely recognized that the arts contribute significantly to children's intellectual development.

There's no substitute for taking challenging courses and working hard. The following chart lists some of the courses students should take.

High School Courses Recommended for College

English—4 years
Types of classes:
- composition
- American literature
- English literature
- world literature

History and Geography—2 to 3 years
Types of classes:
- geography
- U.S. history
- U.S. government
- world history
- world cultures
- civics

Visual and Performing Arts—1 year
Types of classes:
- art
- dance
- drama
- music

Foreign Language—2 to 3 years

Mathematics—3 to 4 years
Types of classes:
- algebra I
- geometry
- algebra II
- trigonometry
- precalculus
- calculus

Laboratory Science—2 to 3 years
Types of classes:
- biology
- earth science
- chemistry
- physics

Challenging Electives—1 to 3 years
Types of classes:
- economics
- psychology
- computer science
- statistics
- communications

Get a "Leg Up" on College Preparation and Save on Tuition

High school students can also take courses for credit at many colleges. These courses—Advanced Placement and Tech-Prep—are available in the tenth, eleventh, and twelfth grades. Middle school and junior high school students who plan ahead and take algebra, a foreign language and computer courses by the eighth grade are better prepared for Advanced Placement and Tech-Prep courses in high school.

- **Taking Advanced Placement (AP) courses.** Advanced Placement courses are college-level courses in 16 different subjects that help students get ready for college during high school. Students who score high enough on the AP exams can get advanced placement in college or college credit. This saves time *and* money, as students may be able to take fewer classes in college. Your child's teachers, guidance counselor, or principal can tell you if your local high school offers AP courses. If they are not offered, work with other parents to get them included as a part of the core curriculum.

- **Taking "Tech-Prep" courses.** Students who want to pursue a technical program at a community, technical, or junior college may want to prepare by taking some technical courses in high school in addition to the core courses. Talk to someone at your child's school or from a community, junior, or technical college to find out the best high school courses to take for tech prep involvement. "School-to-work" and "school-to-career" courses can also help connect students to colleges and the workplace. Work with your school counselor to find local businesses or school-to-work councils that can provide your child with these opportunities.

- **Getting ready for college admissions exams.** Most colleges require students to take either the SAT I or the ACT in their junior or senior year of high school. Ask your guidance counselor how your child can best prepare for these exams.

Don't go it alone: help for parents

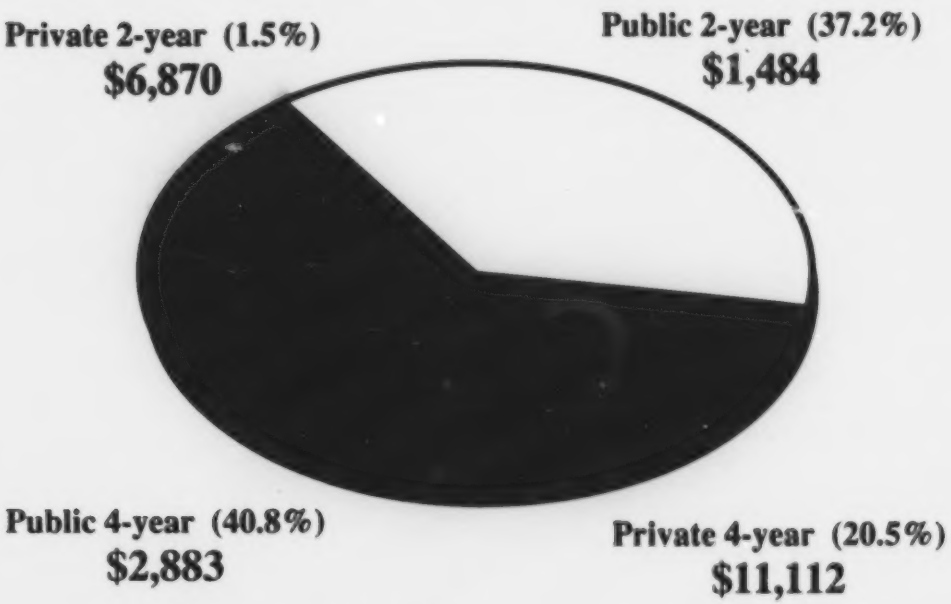
Some parents—especially those who did not go to or finish college themselves—may worry that they cannot provide their child the guidance and support needed to get ready for college. But remember, getting ready for college is more work than *anyone* can handle on his or her own, and you don't need to have gone to college yourself to help someone else get ready for college. To provide children extra opportunities to develop the knowledge and skills they need for college, many schools offer **before- and after-school programs**, where children can learn more about the subjects that interest them, under the care and guidance of adults. Some schools also have **mentoring** programs, where an adult who has studied or worked in the same field in which a child is interested can provide extra help and advice about, for example, the challenging math and science courses college-bound students need to take, and how to plan for a college and a career connected to their interests. Ask your child's teachers or guidance counselor for information about such programs in your local schools. Ask your child's principal about opportunities for teachers or others who have graduated from college to come into the classroom to talk with students about their experiences and success.

STEP 3

Planning Ahead: What Does College Cost?

HOW MUCH DOES COLLEGE COST?

Average tuition and fees, 1996-97, and
percentage of college students at each type of school



An example of how to read this chart: *during the 1996-97 school year approximately 40.8 percent of college students went to 4-year public colleges, where tuition and fees average $2,883 per year (not including room and board).*

Most people believe that college is much more expensive than it really is. Although some colleges are expensive, many colleges are within reach. Even if a student wants to go to a more expensive school, financial aid (money available from state governments, colleges, and the U.S. Department of Education) can help those students who have planned ahead and worked hard in school pay for college. The basic costs of college are **tuition**, which is the amount of money that colleges charge for instruction and attendance; **fees**, which cover other costs, like athletic activities and special events; and **other expenses,** including room and board (the cost of housing and food), books, supplies, and transportation. While costs vary dramatically, tuition can be as low as a few hundred dollars per year for part-time students receiving financial aid.

How much a college costs usually depends on whether it is a public or private school. The majority of students attend **state** or **public colleges**, which receive a portion of their budgets from state or local governments and can charge lower tuition to students who live in that state. Students from other states pay higher tuition. **Private institutions** tend to be more expensive than public colleges and charge the same tuition for in-state and out-of-state students.

By the time your child attends college, the cost of tuition, fees, room and board, and other expenses will be higher than the amounts listed here—but remember: as college costs increase, the amount of money you earn, and thus the amount you will have available to pay for college, may also rise. No one can be sure how much costs will change over time—so be cautious when people tell you a particular amount. To get an idea of how much expenses are now for major colleges and universities in the United States, visit **http://www.finaid.org/** on the World Wide Web, or look at the college guidebooks in your local library or bookstore.

Also watch developments in the U.S. Congress. The 1997 Congress has before it President Clinton's proposals for a $1,500 tax credit and $10,000 deduction for college tuition to help middle-income families, and proposals for other increases in financial aid to help low- and middle- income families, including an increase in the maximum size of the Pell Grant, the U.S. Department of Education's aid to the nation's neediest students. Members of both parties in Congress have also proposed changes in student financial aid.

STEP 4

Paying for College: The Aid Is Available, but Save, Too

Families are not alone in paying the costs of college: every year millions of students apply for and receive financial aid and almost half of all students who go to college receive some kind of financial aid. Because college represents an investment in our most precious resource—our children—no child who wants to go to college and is willing to work hard should be prevented by financial need. Here's what to do:

- **Start saving early.** Saving money is the best way to prepare for meeting the costs of college. Set aside money each month, starting now, to build a college fund. Think about where your child might attend college, how much that type of college might cost, and how much you can afford to save. The earlier you and your child begin saving, the smaller the amount you will have to set aside each month.

- **Apply for financial aid.** All needy students can apply for federal, state, and other student financial aid to help them pay for college. The two major types of aid are *grants or scholarships*, which do not have to be repaid, and *loans*, which are available to students and parents and, like a car loan or a mortgage, must eventually be repaid.

Where Can You Apply for Financial Aid?

The **federal government** supplies $35 billion annually in student aid, about 75 percent of all student aid.

- **Pell Grants** are the most important form of student financial aid for the nation's neediest students. In 1994–95 almost 4 million needy students received Pell grants. The size of the grant depends on the student's need. In 1997 the maximum grant will be $2,700.

- **The Work-Study Program** lets students work during the summer or part-time during the school year to help pay for college. Colleges help find jobs for students, and the federal government helps pay the salary. Work-Study jobs give students valuable work experience and are often related to the student's classes or future career—in addition to helping pay the costs of college. A new addition to the Work-Study program, the ***America Reads***

Challenge, lets students work as reading tutors for young children—helping students give back to the community while helping pay for college.

- **Federal Loans** are available to both students and parents. **Stafford Loans** for students are either *subsidized*, for needy students, where some of the accumulated interest is paid by the government, or *unsubsidized*, where the student pays all of the accumulated interest. **PLUS Loans** are loans to parents for any costs that are not paid for by other aid.

A quick word about student loans

Students usually do not have to start repaying their loans until after they finish school, and the interest rate is usually lower than for other kinds of loans. Many students are hesitant to take out loans, but ***remember:*** college graduates usually make a good deal more money than people who do not have a college education, so paying a loan after graduation will be easier than it might seem. Nevertheless, it is important that both students and parents understand the terms of the loan before agreeing to them and know when repayment will begin and how much their payments will be. There are many different education loans, so before taking out any loan, be sure to find out what the exact conditions of the loan are.

Other Forms of Aid Include:

- **Federal aid administered by colleges** including **Perkins Loans** and **Supplemental Educational Opportunity Grants (SEOGs)**—the U.S. Department of Education gives aid to colleges, who decide which of their students need it most.

- Many **states** and **colleges** offer financial assistance directly to individual students based on need or merit. **Merit-based aid**, usually scholarships or grants, is given to students who meet requirements not related to financial needs—like doing well in high school or displaying artistic or athletic talent. A notable example of state aid is the **Georgia HOPE**

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Scholarship, which guarantees students free college as long as they have earned a B average and stayed off of drugs. Call or write your state's higher education agency or college financial aid offices to request information about these opportunities.

- **Other Assistance**. Organizations, foundations, and other groups offer scholarships to academically promising students, minorities, women, and disabled students. To learn more about these scholarships, speak with your school guidance counselor or go to the reference section of the public library.

- **Serve Your Country**. Many opportunities exist for students to pay for all or part of a college education by serving their country during or after their college years. Service in Americorps, the country's domestic Peace Corps, or in the Reserve Officer Training Corps (ROTC) entitles students to scholarships of varying sizes to cover educational expenses. The U.S. Army, Navy, and Air Force each has its own military academy (a four-year college and a commission in the military after graduation), where tuition is free, but only the most highly qualified students are admitted. Local armed forces recruiting offices can provide more information. Call 1-800-94-ACORPS for more information about Americorps—a way to serve your community and pay for college.

More Information on Federal Aid

For the most up-to-date information about student aid supplied by the U.S. Department of Education, call the Federal Student Financial Aid Information Center at the U.S. Department of Education **toll-free** at **1-800-4FED-AID**. You can also get a copy of the federal financial aid form, which is required to apply for all federal financial aid, by calling this number. You can also obtain the guide to federal financial aid for students, called *The Student Guide*, which provides an extensive and annually updated discussion of all federal student aid programs. You can obtain the *Guide* by writing to the following address:

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

To apply for other aid in addition to federal aid, you may need additional forms. High school guidance counselors can tell you more about applying for financial aid, including where to get forms you might need for state aid. College financial aid offices can also be of help to you.

More Information on Other Topics Discussed in this Handbook

Write for the free handbook "**Preparing Your Child for College**" at the following address:

Consumer Information Center
Preparing Your Child for College
Pueblo, CO 81009

Parents can also call the U.S. Department of Education **toll-free** at **1-800-USA-LEARN** for the latest Department of Education publications, or visit the Department of Education's website at **http://www.ed.gov/**

A Final Note

College education is a major ingredient for success in the world today—and by taking the right courses and working hard your child can be prepared to go to college. Building a strong foundation of high level classes, starting with algebra I and geometry by the eighth and ninth grade, and continuing to take rigorous courses through high school, will better prepare students for college admissions tests and college course work. By saving for college and taking advantage of financial aid from the U.S. Department of Education, colleges, and states, you can change college from a dream into a reality for your children if they are willing to take the challenge to do their best in school from the start.

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